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PATENT**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANTS: LIKOUREZOS et al. GROUP ART UNIT: 3628
SERIAL NO.: 09/764,618 FILED: January 17, 2001
EXAMINER: Clement B. Graham Atty. Docket No. 1002
FOR: **SYSTEM AND METHOD FOR EFFECTING A REAL-TIME
PAYMENT FOR AN ITEM WON ON AN ELECTRONIC AUCTION**

P.O. Box 1450
Commissioner for Patents
Alexandria, VA 22313-1450

SUPPLEMENTAL AMENDMENT UNDER 37 C.F.R. Sec. 1.111(a)(2)

Sir:

Please consider the following amendments and remarks in light of the Office Action of the U.S. Patent and Trademark Office mailed on October 7, 2004. This supplemental amendment supercedes and replaces the previously filed amendment filed on January 7, 2005.

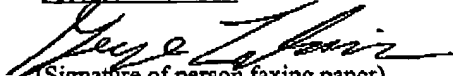
Amendments to the abstract are reflected on page 2 of this paper.

The Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks begin on page 14 of this paper.

FACSIMILE CERTIFICATION

I hereby certify that this correspondence is being sent via facsimile to facsimile number 703-872-9306 of the United States Patent and Trademark Office and to the attention of Examiner Clement B. Graham at Group Art Unit 3628 on the date shown below.

Dated: 1/28/05George Likourezos
(Signature of person faxing paper)

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